

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Jerry A Nardella

Case No. 17-31934(JKS)
Reporting Period: 12/1/2017 - 12/31/2017

MONTHLY OPERATING REPORT
File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanatory Attached	Amendments/Supplements Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b			
Copies of bank statements		X		
Cash disbursements journals		X		
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4			
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.


Signature of Debtor

1/22/18
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: _____ Jerry A Nardella
Debtor

Case No. 17-31934(JKS)
Reporting Period 12/1/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Prior to Date Actual
Cash - Beginning of Month	-185.41	
Jerry A Nardella account 5049		
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	1104.00	
Sale of Assets		
Other Income (attach schedule)	2438.82	
Total Receipts	3542.82	
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance Life Insurance	1475.00	
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance	0.00	
Medical Expenses		
Household Expenses	350.00	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)	0	
Travel and Entertainment		
Gifts		
Other (attach schedule)	27.05	
Total Ordinary Disbursements	1357.17	
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	3209.22	
Total Disbursements (Ordinary + Reorganization)	3209.22	
Net Cash Flow (Total Receipts - Total Disbursements)	333.60	
Cash - End of Month (Must equal reconciled bank statement)	148.19	

In re _____ Jerry A Nardella
Debtor

Case No. 17-31934 (JKS)
Reporting Period: 12/01/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	January - December Actual
Other Income		
AmeriHealth voided #335	\$1,038.82	
AllSeasons voided #682	\$1,400.00	
Other Taxes		
Other Ordinary Disbursements		
Aetna H & L	\$207.17	
JAN DIP Account	\$1,150.00	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

40 South Mountain Avenue

1/18/2018 11:12 AM

Register: Valley National Bank 5049

From 12/01/2017 through 12/31/2017

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/01/2017	335Void	AmeriHealth Insurance	Medical/Dental Expense	To void check ...		X	1,038.82	853.41
12/01/2017	682Void	All Seasons Property ...	Maintenance	To void check ...		X	1,400.00	2,253.41
12/01/2017	787	Jerry A Nardella	Jerry A Nardella	cash to Jerry	350.00	X		1,903.41
12/04/2017		Nationwide Life Insu...	Life Insurance	JAN	1,475.00	X		428.41
12/05/2017		AETNA H & L INS...	Medical/Dental Expense	JAN Health Ins.	207.17	X		221.24
12/05/2017		COSTCO WHSE	BUSINESS:Travel	Camero Travel	27.05	X		194.19
12/20/2017		Social Security JAN	Social Security Admini...	JAN December...		X	1,104.00	1,298.19
12/21/2017		Jerry A Nardella	Jerry A Nardella	To JAN DIP#6...	1,150.00	X		148.19

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**40 South Mountain Avenue
Reconciliation Summary
Valley National Bank 5049, Period Ending 01/05/2018**

	Jan 5, 18
Beginning Balance	700.28
Cleared Transactions	
Checks and Payments - 6 items	-4,094.91
Deposits and Credits - 3 items	3,542.82
Total Cleared Transactions	-552.09
Cleared Balance	148.19
Register Balance as of 01/05/2018	148.19
Ending Balance	148.19

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01/09/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank 5049, Period Ending 01/05/2018



JERRY A NARDELLA
30 GALESI DR
WAYNE NJ 07470-4812

0 Page: 1
Chks Paid: 2
Statement Date: 01/05/18
Account Number: 049

REDACTED

REDACTED

***** VNB All Access Checking ***** 049 *****
Non-Check Transactions

Date	Description	Amount
12/08	DET Purchase COSTCO GAS #1177 WAYNE NJ	27.05-
12/20	SSA TREAS 310 XKSOC SEC	1,104.00
12/21	TRANSFER TO CK XXXXXXXX6648	1,150.00-

Checks in Order

Date	Number	Amount
12/07	785	279.04

Date	Number	Amount
12/07	786	200.00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
12/05	700.28	12/08	194.19	12/21	148.19
12/07	221.24	12/20	1,298.19		

Account Summary
Previous Statement Date: 12/05/17

Beginning Balance	Interest	Service	Ending Balance
700.28	.00	1,656.09	.00
1,104.00			148.19

Statement from 12/06/17 Thru 01/05/18
YTD Interest Paid .00

We're working hard to improve your customer experience every day.
In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.

In re: _____ Jerry A Nardella
Debtor

Case No. 17-31934(JKS)
Reporting Period 12/1/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Total to Date Actual
Cash - Beginning of Month	20,161.95	
Jerry A Nardella account 6648		
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets	25650.00	
Other Income (attach schedule)	25650.00	
Total Receipts	25650.00	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s) 12/1/2017	13838.05	
Mortgage Payment 1/1/2018	13838.05	
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance Life Insurance	1253.83	
Insurance Medical - Wife 12/1/2017	1171.89	
Insurance Medical - Wife 1/1/2018	802.16	
Auto Expense	375.14	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses	1400.00	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)	37.9	
Travel and Entertainment	1300	
Gifts	7700.25	
Other (attach schedule)	41717.27	
Total Ordinary Disbursements	41717.27	
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	41717.27	
Net Cash Flow (Total Receipts - Total Disbursements)	-16067.27	
Cash - End of Month (Must equal reconciled bank statement)	4094.68	

FORM MOR-1(INDV)
(9/99)

In re Jerry A Nardella
Debtor

Case No. 17-31934 (JKS)
Reporting Period: 12/01/2017 - 12/31/2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month ACTUAL	Comparative Month to Date ACTUAL
Other Income Jerry Nardella - old Account#5049 Rainmaker Capital of Wallington LLC Group 5 Development LLC	\$1,150.00 \$4,500.00 \$20,000.00	
Other Taxes		
Ordinary Disbursements Penn National Insurance American Express Mary T Nardella - Mother Law Offices of Joseph Lilly Jerry Nardella Rainmaker Capital of Wallington LLC	\$260.75 \$889.50 \$400.00 \$2,500.00 \$650.00 \$3,000.00	
Other Reorganization Expenses		

FORM MOR-I (INDV) (CON'T)
(9/99)

40 South Mountain Avenue

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Register: Valley National Bank DIP

From 12/01/2017 through 12/31/2017

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment C	Deposit	Balance
12/01/2017		Penn National Insura...	Mary T Nardella	Insurance	255.80 X		19,906.15
12/01/2017		Penn National Insura...	Mary T Nardella	Service charge	4.95 X		19,901.20
12/01/2017	102	Wells Fargo Home ...	Wells Fargo - Loan	12/1/2017 Pay#...	13,838.05 X		6,063.15
12/01/2017	103	Law Offices of Josep...	Loan-The Estate of Le...	12/1/2017 Pay...	2,500.00 X		3,563.15
12/01/2017	104	AmeriHealth Insurance	Medical/Dental Expense	Jerilyn Ins.100...	1,171.89 X		2,391.26
12/04/2017	105	Silver Star Motors	BUSINESS:Travel	Mercedes Brak...	375.14 X		2,016.12
12/05/2017	106	Cash Sale	Jerry A Nardella	Cash to Jerry	350.00 X		1,666.12
12/05/2017	107	Cash Sale	Jerry A Nardella	Cash to Jerry	300.00 X		1,366.12
12/11/2017	108	Cash Sale	Jerry A Nardella	Cash to Jerry	350.00 X		1,016.12
12/15/2017	109	Cash Sale	Jerry A Nardella	Cash to Jerry	300.00 X		716.12
12/15/2017	110	Cash Sale	Jerry A Nardella	Cash to Jerry	250.00 X		466.12
12/19/2017		Rainmaker Capital of...	Wallington Account	From Wallingt...	X	1,500.00	1,966.12
12/19/2017		American Express	Jerry A Nardella	R1440	889.50 X		1,076.62
12/19/2017	111	All Seasons Property ...	Maintenance	Inv626 Novem...	500.00 X		576.62
12/21/2017		Jerry A Nardella	Jerry A Nardella	From JAN5049	X	1,150.00	1,726.62
12/21/2017	112	Cash Sale	Jerry A Nardella	Christmas Gifts	1,300.00 X		426.62
12/23/2017	113	Mary T Nardella	Mary T Nardella		400.00 X		26.62
12/26/2017		Rainmaker Capital of...	Wallington Account	From Wallingt...	X	3,000.00	3,026.62
12/26/2017		OSCAR Garden Stat...	Medical/Dental Expense	Jerilyn Health I...	802.16 X		2,224.46
12/27/2017		John Hancock Insura...	Life Insurance	JAN Life Insur...	1,253.83 X		970.63
12/28/2017		Group 5 Developmen...	Jerry A Nardella	From Group5#...	X	20,000.00	20,970.63
12/28/2017		Rainmaker Capital of...	Wallington Account	Return of 12/2...	3,000.00 X		17,970.63
12/28/2017		COSTCO WHSE	BUSINESS:Travel	Gas	37.90 X		17,932.73
12/28/2017	114	Wells Fargo Home ...	Wells Fargo - Loan	#0060468485 0...	13,838.05 X		4,094.68

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01/18/18

**40 South Mountain Avenue
Reconciliation Summary**
Valley National Bank DIP, Period Ending 01/10/2018

	Jan 10, 18
Beginning Balance	1,366.12
Cleared Transactions	
Checks and Payments - 21 items	-28,645.40
Deposits and Credits - 6 Items	27,650.00
Total Cleared Transactions	-995.40
Cleared Balance	370.72
Uncleared Transactions	
Checks and Payments - 1 Item	-304.59
Total Uncleared Transactions	-304.59
Register Balance as of 01/10/2018	66.13
New Transactions	
Checks and Payments - 2 items	-975.66
Deposits and Credits - 1 item	1,000.00
Total New Transactions	24.34
Ending Balance	90.47

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01/18/18

40 South Mountain Avenue
Reconciliation Detail
Valley National Bank DIP, Period Ending 01/10/2018

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						1,366.12
Cleared Transactions						
Checks and Payments - 21 items						
Check	12/11/2017	108	Cash Sale	X	-350.00	-350.00
Check	12/15/2017	109	Cash Sale	X	-300.00	-650.00
Check	12/15/2017	110	Cash Sale	X	-250.00	-900.00
Check	12/19/2017		American Express	X	-889.50	-1,789.50
Check	12/19/2017	111	All Seasons Propert...	X	-500.00	-2,289.50
Check	12/21/2017	112	Cash Sale	X	-1,300.00	-3,589.50
Check	12/23/2017	113	Mary T Nardella	X	-400.00	-3,989.50
Check	12/26/2017		OSCAR Garden Stat...	X	-802.16	-4,791.66
Check	12/27/2017		John Hancock Insur...	X	-1,253.83	-6,045.49
Check	12/28/2017	114	Wells Fargo Home ...	X	-13,838.05	-19,883.54
Check	12/28/2017		Rainmaker Capital o...	X	-3,000.00	-22,883.54
Check	12/28/2017		COSTCO WHSE	X	-37.90	-22,921.44
Check	01/02/2018	115	Law Offices of Jose...	X	-2,500.00	-25,421.44
Check	01/02/2018		AARP Health Options	X	-528.50	-25,949.94
Check	01/02/2018		Penn National Insur...	X	-255.80	-26,205.74
Check	01/02/2018		Penn National Insur...	X	-4.95	-26,210.69
Check	01/03/2018	116	Jerilyn Nardella	X	-500.00	-26,710.69
Check	01/03/2018		AETNA H & L INSU...	X	-207.17	-26,917.86
Check	01/04/2018		Nationwide Life Insu...	X	-1,475.00	-28,392.86
Check	01/04/2018	117	DMS Landscaping	X	-225.00	-28,617.86
Check	01/08/2018		COSTCO WHSE	X	-27.54	-28,645.40
Total Checks and Payments					-28,645.40	-28,645.40
Deposits and Credits - 6 items						
Deposit	12/19/2017		Rainmaker Capital o...	X	1,500.00	1,500.00
Deposit	12/21/2017		Jerry A Nardella	X	1,150.00	2,650.00
Deposit	12/26/2017		Rainmaker Capital o...	X	3,000.00	5,650.00
Deposit	12/28/2017		Group 5 Developme...	X	20,000.00	25,650.00
Deposit	01/02/2018		Rainmaker Capital o...	X	2,000.00	27,650.00
Check	01/03/2018		Jerilyn Nardella	X		27,650.00
Total Deposits and Credits					27,650.00	27,650.00
Total Cleared Transactions					-995.40	-995.40
Cleared Balance					-995.40	370.72
Uncleared Transactions						
Checks and Payments - 1 item						
Check	01/09/2018	118	Genesis Car Care		-304.59	-304.59
Total Checks and Payments					-304.59	-304.59
Total Uncleared Transactions					-304.59	-304.59
Register Balance as of 01/10/2018					-1,299.99	66.13
New Transactions						
Checks and Payments - 2 items						
Check	01/11/2018	119	Jerilyn Nardella		-625.66	-625.66
Check	01/11/2018	120	Cash Sale		-350.00	-975.66
Total Checks and Payments					-975.66	-975.66
Deposits and Credits - 1 item						
Deposit	01/11/2018		Rainmaker Capital o...		1,000.00	1,000.00
Total Deposits and Credits					1,000.00	1,000.00
Total New Transactions					24.34	24.34
Ending Balance					-1,275.65	90.47



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

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Chks Paid: 10
Statement Date: 01/10/18
Account Number: 6648

***** VNB Milestone Checking

648 *** *****

Non-Check Transactions

Date	Description	Amount
12/19	TRNSFER FRM CK XXXXXXXX9308	1,500.00
12/20	AMEX EPAYMENT ACH PMT	889.50-
12/21	TRNSFER FRM CK XXXXXXXX5049	1,150.00
12/26	TRNSFER FRM CK XXXXXXXX9308	3,000.00
12/27	JHUSA PAYMENTS	1,253.83-
12/27	OscarGardenState PURCHASE	802.16-
12/28	TRNSFER FRM CK XXXXXXXX9332	20,000.00
12/28	TRANSFER TO CK XXXXXXXX9308	3,000.00-
01/02	DBT Purchase COSTCO GAS #1177	37.90-
	WAYNE NJ	
01/02	TRNSFER FRM CK XXXXXXXX9308	2,000.00
01/03	NATIONWIDE LIFE PFX LAN PM	1,475.00-
01/03	AETNA H & L INS PYMT	207.17-
01/03	UnitedHealthcare PREMIUM	528.50-
01/04	BILLMATRIX BILLPAYFEE	4.95-
01/04	PENN NATIONAL CO BILL PAY	255.80-
01/10	DBT Purchase COSTCO GAS #1177	27.54-
	WAYNE NJ	

Checks in Order

Date	Number	Amount	Date	Number	Amount
12/11	108	350.00	01/02	113	400.00
12/15	109	300.00	01/03	114	13,838.05
12/15	110	250.00	01/09	115	2,500.00
12/21	111	500.00	01/04	116	500.00
12/21	112	1,300.00	01/08	117	225.00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
12/08	1,366.12	12/20	1,076.62	12/28	18,370.63
12/11	1,016.12	12/21	426.62	01/02	19,932.73
12/15	466.12	12/26	3,426.62	01/03	3,884.01
12/19	1,966.12	12/27	1,370.63	01/04	3,123.26



JERRY A NARDELLA
40 S MOUNTAIN AVE
MONTCLAIR NJ 07042-1715

0 Page: 2

Statement Date: 01/10/18
Account Number: 6648

REDACTED

REDACTED

***** VNB Milestone Checking *****

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
01/08	2,898.26				
01/09	398.26				
01/10	370.72				

Account Summary

Previous Statement Date: 12/08/17

Beginning Balance	Interest	Service	Ending Balance
1,366.12	+ Deposits 27,650.00	- Paid .00	= Withdrawals 28,645.40 Charge .00
			, 370.72

Statement from 12/09/17 Thru 01/10/18

YTD Interest Paid .00

We're working hard to improve your customer experience every day. In the coming months, we'll be launching new services that will enhance and simplify the way you bank at Valley. As part of this effort, we're renaming our checking and savings accounts. Nothing about your accounts will change except for the name.